Amendment to the claims

Cancel claims 53-83.

1.- 83.   (Canceled)

84.   (New)   A method for an internet hosted bill paying system for at least one debtor
that has a debtor's computer and a debtor's computer screen that is responsive to the debtor's
computer, at least one creditor that has a creditor's computer and at least one monetary funding
activity that has a monetary funding computer so that the debtor, creditor and monetary funding
activity can transmit and receive transaction data via their computers over the internet wherein
the transaction data is data regarding a plurality of transactions with portions of the transaction
data defining respective transactions of said plurality of transactions wherein each transaction
involves paying a bill related to a purchase made by the debtor from the creditor and paying the
bill by debiting a monetary funding account with the monetary funding activity; said method
comprising the steps of:
enabling a display of a plurality of fields with some of the fields being filled with
transaction data for each transaction on the debtor's computer screen wherein each field, that is
filled with said transaction data, contains at least a respective part of one of the portions of said
transaction data that corresponds to a respective transaction;
upon one or more commands by the debtor, enabling the debtor to insert a plurality of
category items selected by the debtor in selected open fields associated with the transactions and
display respective selected fields filled with selected category items on the debtor's computer
screen; and
upon one or more commands by the debtor enabling the debtor to sort the transactions by
one or more category items selected by the debtor and display the transactions sorted by said one
or more category items on the debtor's computer screen.

85.   (New)   A method as claimed in claim 84 further comprising the step of:
enabling a display of said plurality of category items as category item buttons on the

3   debtor's computer screen so that the debtor can activate selected category item buttons for

4   displaying said selected category items in said selected open fields on the debtor's computer

5   screen.

1   86. (New)   A method as claimed in claim 85 further comprising the steps of:

2   enabling a display of rows of line items on the debtor's computer screen with each line

3   item representing a transaction and having transaction data columns and a category item column

4   wherein the transaction column has fields filled with said transaction data and said the category

5   item column has an open field;

6   upon the debtor activating a selected line item and then activating a selected category

7   item button, enabling a display of the open field for the selected line item filled with the category

8   item associated with the selected category item button.

1   87. (New)   A method as claimed in claim 84 further comprising the steps of:

2   enabling the debtor to insert at least primary and secondary category items in at least first

3   and second open fields respectively associated with each of at least some of the transactions for

4   displaying first and second fields filled with primary and secondary category items respectively

5   on the debtor's computer screen wherein each primary category item is a first part of a purpose

6   for a respective transaction and each secondary category item is a second part of the purpose for

7   said respective transaction; and

8   upon one or more commands enabling the debtor to sort the transactions by said at least

9   said primary and secondary category items selected by the debtor and display the transactions

10   sorted by said primary and secondary category items on the debtor's computer screen.

1   88. (New)   A method as claimed in claim 87 further comprising the steps of:

2   enabling a display of said primary and secondary category items as primary and secondary

3   category item buttons respectively on the debtor's computer screen with each secondary category

4   item button being associated with a respective primary category item button; and

5   upon the debtor activating selected primary and secondary category item buttons enabling

6   a display of the selected primary and secondary category items in selected first and second open

7   fields respectively on the debtor's computer screen.

1   89. (New)   A method as claimed in claim 88 further comprising the steps of:

2   enabling a display of rows of line items on the debtor's computer screen with each line

3   item representing a transaction and having transaction data columns and at least primary and

4   secondary category item columns wherein the transaction column has fields filled with said

5   transaction data and each primary and secondary category item column has an open field; and

6   upon the debtor activating a selected line item and then activating a selected primary or

7   secondary category item button, enabling a display of the open field in the primary or secondary

8   category column respectively for the selected line item filled with the category item associated

9   with the selected primary or secondary category item button.

1   90. (New)   A method as claimed in claim 84 further comprising the step of:

2   enabling a display in at least some of the sorted transactions on the debtor's computer

3   screen which includes at least product or services purchased, amount paid for the product or

4   services and date paid transaction data.

1   91. (New)   A method as claimed in claim 84 further comprising the step of:

2   enabling a display of the name of said at least one monetary funding activity as a

3   monetary funding activity button on the debtor's computer screen;

4   upon the debtor activating the monetary funding activity button, enabling the debtor to

5   display an account balance in a monetary funding account with the monetary funding activity on

6   the debtor's computer screen; and

7   enabling a display on said computer screen of a payment approved button that, when

8   activated by the debtor, debits said monetary funding account to pay said bill after said account

9   balance is displayed.

1   92. (New)   A method for an internet hosted bill paying system for at least one

2   debtor that has a debtor's computer and a debtor's computer screen that is responsive to the

3   debtor's computer, at least one creditor that has a creditor's computer and at least one monetary

4   funding activity that has a monetary funding computer so that the debtor, creditor and monetary

5   funding activity can transmit and receive transaction data via their computers over the internet

6   wherein the transaction data is data regarding a plurality of transactions with portions of the

7   transaction data defining respective transactions of said plurality of transactions wherein each

8   transaction involves paying a bill related to a purchase made by the debtor from the creditor and

9   paying the bill by debiting a monetary funding account with the monetary funding activity and

10   wherein a plurality of fields filled with transaction data for each transaction are transmitted to the

11   debtor's computer via the internet for display on the debtor's computer screen wherein each field

12   filled with said transaction data contains at least a respective part of one of the portions of said

13   transaction data that corresponds to a respective transaction and wherein one or more open fields

14   are displayed for each transaction on said computer screen, said method comprising the steps of:

15   upon one or more commands by the debtor, enabling the debtor to insert a plurality of

16   category items selected by the debtor in selected open fields associated with the transactions and

17   display fields filled with selected category items on the debtor's computer screen; and

18   upon one or more commands by the debtor enabling the debtor to sort the transactions by

19   one or more category items selected by the debtor and display the transactions sorted by said one

20   or more category items on the debtor's computer screen.

1   93. (New)   A method as claimed in claim 92 further comprising the step of:

2   enabling a display of said plurality of category items as category item buttons on the

3   debtor's computer screen so that the debtor can activate selected category item buttons for

4   displaying said selected category items in selected open fields on the debtor's computer screen.

1   94. (New)   A method as claimed in claim 93 further comprising the steps of:

2   enabling a display of rows of line items on the debtor's computer screen with each line

3   item representing a transaction and having transaction data columns and a category item column

4   wherein the transaction column has fields filled with said transaction data and said the category

5   item column has an open field;

6   upon the debtor activating a selected line item and then activating a selected category

7   item button, enabling a display of the open field for the selected line item filled with the category

8   item associated with the selected category item button.

1   95. (New)   A method as claimed in claim 92 further comprising the steps of:

2   enabling the debtor to insert at least primary and secondary category items in at least first

3   and second open fields respectively associated with each of at least some of the transactions for

4   displaying first and second fields filled with primary and secondary category items respectively

5   on the debtor's computer screen wherein each primary category item is a first part of a purpose

6   for a respective transaction and each secondary category item is a second part of the purpose for

7   said respective transaction; and

8   upon one or more commands enabling the debtor to sort the transactions by said at least

9   said primary and secondary category items selected by the debtor and display the transactions

10   sorted by said at least said primary and secondary category items on the debtor's computer screen.

1   96. (New)   A method as claimed in claim 95 further comprising the steps of:

2   enabling a display of said primary and secondary category items as primary and secondary

3   category item buttons respectively on the debtor's computer screen with each secondary category

4   item button being associated with a respective primary category item button; and

5   upon the debtor activating selected primary and secondary category item buttons enabling

6   a display of the selected primary and secondary category items in said first and second open

7   fields respectively on the debtor's computer screen.

1   97. (New)   A method as claimed in claim 96 further comprising the steps of:

2   enabling a display of rows of line items on the debtor's computer screen with each line

3   item representing a transaction and having transaction data columns and at least primary and

4   secondary category item columns wherein the transaction column has fields filled with said

5   transaction data and each primary and secondary category item column has an open field; and

6   upon the debtor activating a selected line item and then activating a selected primary or

7   secondary category item button, enabling a display of the open field in the primary or secondary

8   category column respectively for the selected line item filled with the category item associated

9   with the selected primary or secondary category item button.

1   98. (New)   A method as claimed in claim 92 further comprising the step of:

2   enabling a display in at least some of the sorted transactions on the debtor's computer

3   screen which includes at least product or services purchased, amount paid for the product or

4   services and date paid transaction data.

1   99. (New)   A method as claimed in claim 92 further comprising the steps of:

2   enabling a display on said computer screen of the name of said at least one monetary

3   funding activity as a monetary funding activity button;

4   upon the debtor activating the monetary funding activity button, enabling the debtor to

5   display an account balance in a monetary funding account with the monetary funding activity on

6   the debtor's computer screen; and

7   enabling a display on said computer screen of a payment approved button that, when

8   activated by the debtor, debits said monetary funding account to pay said bill after said account

9   balance is displayed.

1   100. (New)   Computer readable medium or media for an internet hosted bill

2   paying system for at least one debtor that has a debtor's computer and a debtor's computer

3   screen that is responsive to the debtor's computer, at least one creditor that has a creditor's

4   computer and at least one monetary funding activity that has a monetary funding computer so

5   that the debtor, creditor and monetary funding activity can transmit and receive transaction data

6   via their computers over the internet wherein the transaction data is data regarding a plurality of

7   transactions with portions of the transaction data defining respective transactions of said plurality

8   of transactions wherein each transaction involves paying a bill related to a purchase made by the

9   debtor from the creditor and paying the bill by debiting a monetary funding account with the

10   monetary funding activity and wherein a plurality of fields filled with transaction data for each

11   transaction are transmitted to the debtor's computer via the internet for display on the debtor's

12   computer screen wherein each field filled with said transaction data contains at least a respective

13   part of one of the portions of said transaction data that corresponds to a respective transaction

14   and wherein one or more open fields are displayed for each transaction in said computer screen,

15   said computer readable medium or media having computer executable instructions for

16   performing the steps of:

17   transmitting a plurality of fields to the debtor's computer via the internet for display on

18   the debtor's computer screen with some of the fields being filled with transaction data for each

19   transaction wherein each field, that is filled with said transaction data, contains at least a

20   respective part of one of the portions of said transaction data that corresponds to a respective

21   transaction;

22   upon one or more commands by the debtor, inserting a plurality of category items

23   selected by the debtor in selected open fields associated with the transactions and displaying

24   respective selected fields filled with selected category items on the debtor's computer screen; and

25   upon one or more commands by the debtor, sorting the transactions by one or more

26   category items selected by the debtor and displaying the transactions sorted by said one or more

27   category items on the debtor's computer screen.

1   101. (New) Computer readable medium or media as claimed in claim 100 having

2   computer executable instructions for further performing the step of:

3   displaying said plurality of category items as category item buttons on the debtor's

4   computer screen so that the debtor can activate said category item buttons for displaying selected

5   category items in said selected open fields on the debtor's computer screen.

1   102. (New) A method as claimed in claim 101 further comprising the steps of:

2   enabling a display of rows of line items on the debtor's computer screen with each line

3   item representing a transaction and having transaction data columns and a category item column

4   wherein the transaction column has fields filled with said transaction data and the category item

5   column has an open field;

6   upon the debtor activating a selected line item and then activating a selected category

7   item button, displaying the open field for the selected line item filled with the category item

8   associated with the selected category item button.

1   103. (New) Computer readable medium or media as claimed in claim 100 having

2   computer executable instructions for further performing the steps of:

3   upon one or more commands by the debtor, inserting at least primary and secondary

4   category items in at least first and second open fields respectively associated with each of at least

5   some of the transactions for displaying first and second fields filled with primary and secondary

6   category items respectively on the debtor's computer screen wherein each primary category item

7   is a first part of a purpose for a respective transaction and each secondary category item is a

8   second part of the purpose for said respective transaction; and

9   upon one or more commands by the debtor, sorting the transactions by primary and

10   secondary category items selected by the debtor and displaying the transactions sorted by said

11   primary and secondary category items on the debtor's computer screen.

1   104. (New) Computer readable medium or media as claimed in claim 103 having

2   computer executable instructions for further performing the steps of:

3   displaying said primary and secondary category items as primary and secondary category

4   item buttons respectively on the debtor's computer screen with each secondary category item

5   button being associated with a respective primary category item button; and

6   upon the debtor activating selected primary and secondary category item buttons,

7   displaying the selected primary and secondary category items in selected first and second open

8   fields respectively on the debtor's computer screen.

1   105. (New) A method as claimed in claim 104 further comprising the steps of:

2   displaying rows of line items on the debtor's computer screen with each line item

3   representing a transaction and having transaction data columns and at least primary and

4   secondary category item columns wherein the transaction column has fields filled with said

5   transaction data and each primary and secondary category item column has an open field; and

6   upon the debtor activating a selected line item and then activating a selected primary or

7   secondary category item button, displaying the open field in the primary or secondary category

8   column respectively for the selected line item filled with the category item associated with the

9   selected primary or secondary category item button.

1   106. (New)   A method as claimed in claim 100 further comprising the step of:

2   displaying at least some of the sorted transactions on the debtor's computer screen which

3   includes at least product or services purchased, amount paid for the product or services and date

4   paid transaction data.

1   107. (New)   Computer readable medium or media as claimed in claim 100 having

2   computer executable instructions for further performing the step of:

3   displaying the name of said at least one monetary funding activity as a monetary funding

4   activity button on the debtor's computer screen;

5   upon the debtor activating the monetary funding activity button, displaying an account

6   balance in said monetary funding account with the monetary funding activity on the debtor's

7   computer screen; and

8   displaying on said computer screen a payment approved button that, when activated by

9   the debtor, debits said monetary funding account to pay said bill after said account balance is

10   displayed.

1   108. (New)   A computer readable medium or media for an internet hosted bill paying

2   system for at least one debtor that has a debtor's computer and a debtor's computer screen that is

3   responsive to the debtor's computer, at least one creditor that has a creditor's computer and at

4   least one monetary funding activity that has a monetary funding computer so that the debtor,

5   creditor and monetary funding activity can transmit and receive transaction data via their

6   computers over the internet wherein the transaction data is data regarding a plurality of

7	transactions with portions of the transaction data defining respective transactions of said plurality
8	of transactions wherein each transaction involves paying a bill related to a purchase made by the
9	debtor from the creditor and paying the bill by debiting a monetary funding account with the
10	monetary funding activity and wherein a plurality of fields filled with transaction data for each
11	transaction are transmitted to the debtor's computer via the internet for display on the debtor's
12	computer screen wherein each field, that is filled with said transaction data, contains at least a
13	respective part of one of the portions of said transaction data that corresponds to a respective
14	transaction and wherein one or more open fields are displayed for each transaction in said
15	computer screen, said computer readable medium having computer executable instructions for
16	performing the steps of:
17	upon one or more commands by the debtor, inserting a plurality of category items
18	selected by the debtor in selected open fields associated with the transactions and displaying
19	selected fields filled with selected category items on the debtor's computer screen; and
20	upon one or more commands by the debtor, sorting the transactions by one or more
21	category items selected by the debtor and displaying the transactions sorted by said one or more
22	category items on the debtor's computer screen.

1	109. (New) A computer readable medium or media as claimed in claim 108 having
2	computer executable instructions for further performing the step of:
3	displaying said plurality of category items as category item buttons on the debtor's
4	computer screen so that the debtor can activate said category item buttons for displaying selected
5	category items in said selected open fields on the debtor's computer screen.

1	110. (New) A method as claimed in claim 109 further comprising the steps of:
2	enabling a display of rows of line items on the debtor's computer screen with each line
3	item representing a transaction and having transaction data columns and a category item column
4	wherein the transaction column has fields filled with said transaction data and said the category
5	item column has an open field; and
6	upon the debtor activating a selected line item and then activating a selected category

7   item button, displaying the open field for the selected line item filled with the category item

8   associated with the selected category item button.

1   111. (New) A computer readable medium or media as claimed in claim 108 having

2   computer executable instructions for performing the steps of:

3   upon one or more commands by the debtor, inserting at least primary and secondary

4   category items in at least first and second open fields respectively associated with each of at least

5   some of the transactions for displaying first and second fields filled with primary and secondary

6   category items respectively on the debtor's computer screen wherein each primary category item

7   is a first part of a purpose for a respective transaction and each secondary category item is a

8   second part of the purpose for said respective transaction; and

9   upon one or more commands by the debtor, sorting the transactions by primary and

10   secondary category items selected by the debtor and displaying the transactions sorted by said ·

primary and secondary category items on the debtor's computer screen.

1   112. (New) A computer readable medium or media as claimed in claim 111 having

2   computer executable instructions for performing the steps of:

3   displaying said primary and secondary category items as primary and secondary category

4   item buttons respectively on the debtor's computer screen with each secondary category item

5   button being associated with a respective primary category item button; and

6   upon the debtor activating selected primary and secondary category item buttons,

7   displaying the selected primary and secondary category items in selected first and second open

8   fields respectively on the debtor's computer screen.

1   113. (New) A method as claimed in claim 112 further comprising the steps of:

2   displaying rows of line items on the debtor's computer screen with each line item

3   representing a transaction and having transaction data columns and at least primary and

4   secondary category item columns wherein the transaction column has fields filled with said

5   transaction data and each primary and secondary category item column has an open field; and

6   upon the debtor activating a selected line item and then activating a selected primary or

7   secondary category item button, displaying the open field in the primary or secondary category

8   column respectively for the selected line item filled with the category item associated with the

9   selected primary or secondary category item button.

1   114. (New)   A method as claimed in claim 108 further comprising the step of:

2   displaying at least some of the sorted transactions on the debtor's computer screen which

3   includes at least product or services purchased, amount paid for the product or services and date

4   paid transaction data.

1   115. (New)   A computer readable medium or media as claimed in claim 108 having

2   computer executable instructions for further performing the steps of:

3   displaying the name of said at least one monetary funding activity as a monetary funding

4   activity button on the debtor's computer screen;

5   upon the debtor activating the monetary funding activity button displaying an account

6   balance in a monetary funding account with the monetary funding activity on the debtor's

7   computer screen; and

8   displaying on said computer screen a payment approved button that, when activated by

9   the debtor, debits said monetary funding account to pay said bill after said account balance is

10   displayed.